(Rs. in crores) (Figures rounded to Crore)

	Deposits	*Advances*	*C:D Ratio*
Aligarh	438	181	41
Bijnaur	268	119	44
Uttar Pradesh	20396	9347	46
All-India	200036	132510	66

The deposit mobilised by Aligarh Kshetriya Gramin Bank covering Aligarh district as at the end of March, 1991 stood at Rs. 30 crores and the loan outstanding amount was Rs. 25 crores. The Vidur Gramin Bank which covers the districts of Bijnaur and Hardwar mobilised deposits of Rs. 11 crores and the loan outstanding amount stood at Rs. 9 crores as at the end of march, 1991. The Regional Rural banks have helped in inculcating banking habits in the rural population and have also provided access to institutional credit delivery system to the unbanked scheduled commercial banks in U.P. is less than all-India figures but region. The credit absorption capacity of an area also depends on factors such as, development of infrastructural facilities etc. Nevertheless, banks in general have been advised that wide regional disparities among various states in credit deployment are avoided and effective steps be taken to increase the flow of credit to all productive and identified viable proposals in deficient areas.

[*English*]

Refinance Assistance by NABARD for Cottage Industries in Rajasthan

5881. SHRIMATI VASUNDHARA RAJE: Will the Minister of FINANCE be pleased to state:

(a) whether the National bank for Agriculture and Rural Development (NABARD) has been extending refinance assistance for setting up cottage, tiny and village industries; and

(b) if so, the financial assistance extended by NSBARS to Rajasthan for that purpose during each of the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b): National Bank for Agriculture and Rural Development (NABARD) has reported that it has been extending refinance assistance for setting up cottage, tiny and village industries under its non-farm sector activities. The refinance assistance extended by NABARD to Cooperatives, Regional Rural Banks and Commercial Banks during the last three years is as under:

(Rs. in lakhs)

Year	*Refinance Assistance**
1989-90	642
1990-91	380
1991-92 (upto Feb., 1992)	340

*Figures are in respect of all non-farm activities (outside IRDP) including tiny, cottage and village industries.